

In the Claims: Please amend the claims as indicated:

1. (Currently amended) A financial processing system operating ~~without human intervention~~ comprising:

2      a) automatic means for receiving a customer account data originating directly from a remote customer  
3      computer, and amount data from a remote merchant computer via a computer network, where the customer computer  
4      and merchant computer are separate and distinct computers;

5      b) automatic means for communicating ~~said customer account data and said amount data to a remote bank~~  
6      computer via a telephone network;

7      b) automatic means for ~~receiving establishing~~ an authorization indicia from ~~said a~~ bank computer ~~via the~~  
8      phone network; and,

9      c) automatic means for communicating via ~~said computer network a representation of said authorization~~  
10     ~~indicia to said merchant computer based on said authorization indicia, means for connecting said customer computer~~  
11     ~~to said merchant computer.~~

1      2. (Previously amended) The financial processing system according to claim 1, further including automatic

2      means for communicating a unique password to said customer computer.

1      3. (Original) The financial processing system according to claim 2, further including automatic means for

2      communicating via ~~said computer network, said password and said representation of said transaction indicia to said~~  
3      remote customer computer. <sup>MA</sup>

1      4. (Original) The financial processing system according to claim 2, wherein said automatic means for

2      receiving a customer account data includes means for establishing a data link with ~~said remote customer computer.~~ <sup>Internet</sup>

1      5. (Original) The financial processing system according to claim 2, wherein said automatic means for

2      receiving a customer account data includes means for establishing a data link with ~~said remote merchant computer.~~ <sup>11 11</sup>

6. (Deleted)

1       7. (Currently Amended) A financial transaction system operating without human intervention comprising:

2       a) a merchant computer containing promotional data, said merchant computer having automatic means for  
3       communicating said promotional data via a computer network to a remote computer; and,

4       b) a financial processing computer, remote from said merchant computer, said financial processing computer  
5       having automatic means for:

6           1) receiving customer account data and amount data via said computer network, ~~where the~~  
7           ~~account data and amount data originate from separate and distinct locations;~~

8           2) obtaining an authorization indicia ~~via a telephone network~~, and,

9           3) ~~via said computer network, communicating a representation of said authorization indicia to a~~  
10           ~~said merchant computer based on said authorization indicia, connecting said remote computer to~~  
11           ~~said merchant computer, and;~~

12       ~~wherein said merchant computer includes automatic means for storing said representation of said authorization indicia~~  
13       ~~within a memory of said merchant computer.~~

1       8. (Original) The financial transaction system according to claim 7, wherein said merchant computer

2       further includes automatic means for generating a shipping order in response to said representation of said  
3       authorization indicia.

1       9. (Original) The financial transaction system according to claim 7,

2       a) wherein said financial processing computer further includes automatic means for communicating a  
3       password to said customer computer; and,

4       b) wherein said merchant computer further includes:

5           1) memory means containing secured data, and,  
6           2) automatic means for transmitting the secured data to said customer computer in response to the  
7           password.

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1 and  
2*       10. (Original) The financial transaction system according to claim 7, wherein said password and said

transaction indicia are communicated to said customer computer via said merchant computer.